

United States Bankruptcy Court  
Western District of Washington

In re:  
Kevin G Boyd  
Susan M Telford Boyd  
Debtors

Case No. 10-23006-SJS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: patty  
Form ID: b18

Page 1 of 2  
Total Noticed: 32

Date Rcvd: Mar 24, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2011.

db/jdb +Kevin G Boyd, Susan M Telford Boyd, 3177 NE 82nd St, Seattle, WA 98115-4749  
952842187 +Alaska USA, PO Box 196613, Anchorage, AK 99519-6613  
952856872 +Alaska USA Federal Credit Union, PO Box 196613, Anchorage, AK 99519-6613  
952842191 +Bruce Mezistrano, 13921 SE 47th St., Bellevue, WA 98006-3047  
952842192 +Chuck Telford, 10607 NE 60th Lane, Kirkland, WA 98033-7005  
952842195 +Goldberg & Bloom, Attn: Martin Bloom, 4830 N. Hiatus Rd., Ft. Lauderdale, FL 33351-7921  
952825636 +Indymac Bank, Attn:Bankruptcy, PO Box 4045, Kalamazoo, MI 49003-4045  
952842198 +Jonathon Pearlstein, 1130 SW 12th St., North Bend, WA 98045-7987  
952863825 +KEYBANK, C/O WELTMAN, WEINBERG & REIS, 323 W. LAKESIDE AVE., 2ND FL,  
CLEVELAND, OH 44113-1085  
952825638 +Key Bank NW, 17 Corporate Woods Blvd, Albany, NY 12211-2345  
952952718 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067,  
Norfolk VA 23541-1067  
952842203 +Regional Trustee Services, 616 1st Ave Ste 500, Seattle, WA 98104-2297  
952825642 +Salal Credit Union, PO Box 19340, Seattle, WA 98109-1340  
952825643 +Sams Club, Attention: Bankruptcy Department, PO Box 105968, Atlanta, GA 30348-5968  
952842206 +Steve Bender, 6535 Seaview Ave NW #409B, Seattle, WA 98117-6052  
952873691 +Suttell & Hammer, PS, 1450 114th Ave SE, Bellevue, WA 98004-6962  
952825635 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial Service, PO Box 5229, Cincinnati, OH 45201)  
952903660 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial Services, Bankruptcy Department, P.O. Box 5229,  
Cincinnati, OH 45201)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg EDI: WADEPREV.COM Mar 24 2011 23:18:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300

sr EDI: RMSC.COM Mar 24 2011 23:18:00 GE Money Bank, c/o Office Manager,  
Recovery Management Systems Corp, 25 SE 2nd Ave #1120, Miami, FL 33131-1605  
952825632 +EDI: ACCE.COM Mar 24 2011 23:18:00 Asset Acceptance, LLC, PO Box 2036,  
Warren, MI 48090-2036  
952825633 +EDI: BANKAMER.COM Mar 24 2011 23:18:00 Bank Of America, Attn: Bankruptcy NC4-105-03-14,  
PO Box 26012, Greensboro, NC 27420-6012  
952825634 +EDI: CITICORP.COM Mar 24 2011 23:18:00 Citibank, Attn: Centralized Bankruptcy,  
PO Box 20363, Kansas City, MO 64195-0363  
952901010 +EDI: BANKAMER.COM Mar 24 2011 23:18:00 Fia Card Services, NA As Successor In Interest to,  
Bank of America NA and Mbna America Bank, 1000 Samoset Drive, DE5-023-03-03,  
Newark, DE 19713-6000  
952825637 +EDI: IRS.COM Mar 24 2011 23:18:00 Internal Revenue Service, PO BOX 21125,  
PHILADELPHIA, PA 19114-0325  
952825639 +EDI: RESURGENT.COM Mar 24 2011 23:18:00 LVNV Funding LLC, PO Box 740281,  
Houston, TX 77274-0281  
952825640 +EDI: TSYS2.COM Mar 24 2011 23:18:00 Macys, Attn: Bankruptcy, PO Box 8053,  
Mason, OH 45040-8053  
952825641 +E-mail/Text: bnc@nordstrom.com Mar 24 2011 23:24:09 Nordstrom FSB,  
Attention: Bankruptcy Department, PO Box 6555, Englewood, CO 80155-6555  
952952718 +EDI: PRA.COM Mar 24 2011 23:18:00 PRA Receivables Management, LLC,  
As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067  
952852427 EDI: RECOVERYCORP.COM Mar 24 2011 23:18:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
952825644 +EDI: WFFC.COM Mar 24 2011 23:18:00 Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510  
952825645 +EDI: WFFC.COM Mar 24 2011 23:18:00 Wells Fargo Bank, PO Box 5445, Portland, OR 97228-5445  
952885981 EDI: WFFC.COM Mar 24 2011 23:18:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

r John Glessner  
cr OneWest Bank, FSB  
r RE/MAX Metro Realty  
952825631 Alaska Usa Federal Credit Union  
952842188 Alaska Usa Federal Credit Union  
952842189\* +Asset Acceptance, LLC, PO Box 2036, Warren, MI 48090-2036  
952842190\* +Bank Of America, Attn: Bankruptcy NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012  
952842193\* +Citibank, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363  
952842196\* +Indymac Bank, Attn:Bankruptcy, PO Box 4045, Kalamazoo, MI 49003-4045  
952842197\* +Internal Revenue Service, PO BOX 21125, PHILADELPHIA, PA 19114-0325  
952842199\* +Key Bank NW, 17 Corporate Woods Blvd, Albany, NY 12211-2345  
952842200\* +LVNV Funding LLC, PO Box 740281, Houston, TX 77274-0281  
952842201\* +Macys, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053  
952842202\* +Nordstrom FSB, Attention: Bankruptcy Department, PO Box 6555, Englewood, CO 80155-6555  
952842204\* +Salal Credit Union, PO Box 19340, Seattle, WA 98109-1340  
952842205\* +Sams Club, Attention: Bankruptcy Department, PO Box 105968, Atlanta, GA 30348-5968

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

952842194\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial Service, PO Box 5229, Cincinnati, OH 45201)  
952842207\* +Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510  
952842208\* +Wells Fargo Bank, PO Box 5445, Portland, OR 97228-5445

TOTALS: 5, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

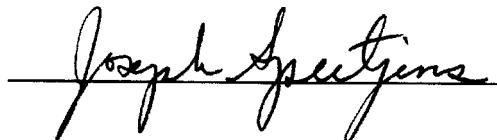
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 26, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

**United States Bankruptcy Court**  
Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

Case No. 10-23006-SJS

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kevin G Boyd  
3177 NE 82nd St  
Seattle, WA 98115

Susan M Telford Boyd  
3177 NE 82nd St  
Seattle, WA 98115

Social Security/Individual Taxpayer ID No.:

xxx-xx-3184

xxx-xx-8318

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on October 29, 2010. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: March 24, 2011

Samuel J. Steiner  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**